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BHGL Ref. No. 12729/101  
Y! "CIP of P2P Xchange 1"  
**RESPONSE UNDER 37 CFR § 1.116**  
**EXPEDITED PROCEDURE**  
**EXAMINING GROUP 3621**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application:

Paul Gallagher, et. al.

Serial No.: 09/702,274

Examiner: Firmin Backer

Filed: October 30, 2000

Group Art Unit: 3621

For: SYSTEMS AND METHODS FOR  
IMPLEMENTING PERSON-TO-  
PERSON MONEY EXCHANGES

**RESPONSE AFTER FINAL**

Mail Stop: AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action dated December 21, 2005, please enter the following response: